

Case 8:17-bk-10265-MW Doc 1 Filed 01/25/17 Entered 01/25/17 13:14:48 Desc
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Debtor 1 Ralph E. Sanders
First Name Middle Name Last Name

Case number (if known) _____

41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filed out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 106Sum), you may refer to line 3b on that form.

\$ 387,097.00

x .25

- 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i).
Multiply line 41a by 0.25.

\$ 96,774.00

Copy
here →

\$ 96,774.00

42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.
Check the box that applies:

☒ Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, *There is no presumption of abuse.*
Go to Part 5.

☐ Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

Part 4: Give Details About Special Circumstances

43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B).

- ☐ No. Go to Part 5.
☐ Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances

Average monthly expense
or income adjustment

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Ralph E. Sanders
Signature of Debtor 1

X

Signature of Debtor 2

Date 01/25/2017
MM/DD/YYYY

Date _____
MM/DD/YYYY

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Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address		FOR COURT USE ONLY	
<input checked="" type="checkbox"/> Debtor(s) appearing without attorney <input type="checkbox"/> Attorney for Debtor			
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - SANTA ANA DIVISION			
In re: Ralph E. Sanders		CASE NO.: CHAPTER:	
Debtor(s).		VERIFICATION OF MASTER MAILING LIST OF CREDITORS [LBR 1007-1(a)]	

Pursuant to LBR 1007-1(a), the Debtor, or the Debtor's attorney if applicable, certifies under penalty of perjury that the master mailing list of creditors filed in this bankruptcy case, consisting of 4 sheet(s) is complete, correct, and consistent with the Debtor's schedules and I/we assume all responsibility for errors and omissions.

Date: 01/25/2017

Ralph E. Sanders Ralph E. Sanders
Signature of Debtor 1

Date: _____

Signature of Debtor 2 (joint debtor) (if applicable)

Date: _____

Signature of Attorney for Debtor (if applicable)

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California

December 2015

F 1007-1.MAILING.LIST.VERIFICATION

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Master Mailing List of Creditors

**Ralph E. Sanders
121 W. Bishop Street
Santa Ana, California 92703**

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800 Loan Mart
P. O. Box 260210
Encino, California 91426

ASC/Wells Fargo Education
P. O. Box 5185
Sioux Falls, SD 57117-5185

Bobbie Rives
C/O Witham Mahoney & Abbott, LLP
401 B Street
San Diego, California 92101

Convergent
P. O. Box 9004
Renton, WA 98057

Daniel W. Abbott, Esq.
C/O Witham Mahoney & Abbott, LLP
401 B Street
San Diego, California 92101

Department of Education
121 South 13th Street
Lincoln, NE 68508

Department of the Treasury
Internal Revenue Service
Fresno, CA 93888-0030

Hosey & Bahrambeygui, Attorney at Law, LLP
225 Broadway, Suite 1460
San Diego, CA 92101

Lamita Pette
C/O Witham Mahoney & Abbott, LLP
401 B Street
San Diego, California 92101

Loanme, Inc.
1900 S. State College Blvd., #300
Anaheim, CA 92806

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Luis Ventura
960 Cordova Drive
Chula Vista, CA 91910

Northland Group, Inc.
P. O. Box 390846
Minneapolis, MN 55439

OC Global Medical Center
1001 N. Tustin Avenue
Santa Ana, CA 92705

Plain Green, LLC
P. O. Box 270
Box Elder, MT 59521

Stephen D. Blea, Esq.
C/O Witham Mahoney & Abbott, LLP
401 B Street
San Diego, CA 92101

Superior Court of the State of California
County of Orange, Central Justice Center
700 Civic Center Drive, West
Santa Ana, CA 92701

Superior Court of the State of California
County of San Diego, Central Division
220 W. Broadway
San Diego, CA 92101

Superior Court of the State of California
County of San Diego, Central Division
330 W. Broadway
San Diego, CA 92101

SYNCB/Walmart
P. O Box 965024
Orlando, FL 32896

Walmart
P. O. Box 103027
Roswell, GA 30076

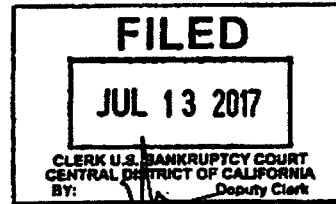
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Witham Mahoney & Abbott, LLP
401 B Street
San Diego, CA 92101

Spotloan
P. O. Box 927
Palapine, IL 60078

EXHIBIT 2

ORIGINAL



Larnita Pette
2588 El Camino Real, Suite F-195
Carlsbad, CA 92008
Mobile: (707) 853-2049
E-Mail: larnita.pette@gmail.com

Plaintiff: PRO SE

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION

In re:

RALPH E. SANDERS

Debtor,

) Case No.: 8:17-bk-10265-MW

) Chapter: 7

) Adv. No.: 8:17-ap-01068-MW

Larnita Pette,

Plaintiff,

vs.

Ralph E. Sanders,

Defendant

) **AMENDED COMPLAINT FOR**
) **NONDISCHARGEABILITY OF PENDING**
) **LAWSUITS PURSUANT TO 11 U.S.C**
) **§523(a)(6) AND/OR 11 U.S.C.**
) **§727(a)(4)(A)(B)**

Under the provisions of Federal Rules of Bankruptcy Procedure Rule 7015 (FRCP Rule 15(a))
Larnita Pette (the "Plaintiff") amends the original complaint. Plaintiff complains of Debtor Ralph
E. Sanders ("The Defendant") that in an attempt to defeat pending civil lawsuits filed in
California Superior Courts in San Diego and Orange Counties, he filed for Chapter 7 bankruptcy
protection. The Defendant's willful and malicious conduct damaged Plaintiff and resulted in the

1 pending lawsuits. Additionally, Plaintiff objects to a Chapter 7 discharge of the two lawsuits
2 based on the false oath and claims made by Defendant in his Chapter 7 schedules.

3 JURISDICTION AND VENUE

4 1. This Court has jurisdiction over the subject matter of this adversary proceeding
5 pursuant to the provisions of 28 U.S.C. §1334. This adversary proceeding relates to the Chapter 7
6 Bankruptcy case of Ralph E. Sanders, Case No. 8:17-bk-10265-MW, now pending in the United
7 States Bankruptcy Court for the Central District of California, Santa Ana Division.

8 2. Venue herein is proper pursuant to the provisions of 28 U.S.C. §1409.

9 STATEMENTS OF FACT

10 3. On January 25, 2017, Defendant filed a voluntary petition for relief under the
11 provisions of Chapter 7 of the United States Bankruptcy Code as the result of being the defendant
12 in two pending lawsuits.

13 4. Defendant failed to disclose in the Chapter 7 bankruptcy petition that he was and is
14 a beneficiary and Co-Trustee of The Bobbye J. Rives Trust (the "Trust").

15 5. Defendant failed to disclose in the Chapter 7 bankruptcy schedules that he received
16 in excess of \$98,600 in inheritance and compensation from the Trust as a beneficiary and Co-
17 Trustee. Defendant deliberately concealed the income and assets he received from the Trust.

18 6. On August 15, 2014, the Plaintiff was present at a hearing in San Diego County
19 Superior Court (the "SDCSC") case 37-2014-00024600-CU-PT-NC resulting from a temporary
20 protective order (TPO) filed by the Bobbye J. Rives (the "Decedent") against the Plaintiff. The
21 Decedent, Defendant and an Adult Protective Services worker were present. Plaintiff was
22 represented by counsel.

23 (A) The Plaintiff's presented responsive evidence at the TPO hearing that, in
24 fact indicated that the Plaintiff was the victim of attacks committed by the
25 Decedent, her mother. Plaintiff's response included hospital and Sheriff's records.
26 The court continued the hearing to allow Decedent to have the Plaintiff's responses
27 read to her by the Defendant and APS worker. The Decedent suffered from a
28 severe hearing impairment, diabetes-related vision loss and was nearly blind. The

Decedent also suffered from impaired kidney function, congestive heart failure and cognitive impairment.

(B) The Defendant and APS worker represented to the court that they would read the Plaintiff's response to the Decedent.

(C) Although the Defendant was aware of the Plaintiff's abuse by the Decedent, the Defendant willfully and maliciously continued to publish and make defamatory and libelous statements about the Plaintiff. This behavior resulted in the Plaintiff filing a civil lawsuit against the Defendant.

7. Plaintiff filed a civil lawsuit on May 8, 2015 for Elder Abuse, Wrongful Death and Defamation among other causes of action in SDCSC (case 37-2015-000-15654-CU-PO-CTL).

8. The SDCSC allegations state that Sanders was negligent, willful and malicious:

(A) As an agent for Mrs. Bobbye J. Rives (the "Decedent") with a Durable Power of Attorney over Decedent's health and financial affairs, Defendant failed to provide the minimal caregiver services the Decedent required to maintain her health and safety.

(B) As an Interested Person on behalf of the Decedent, Plaintiff alleges "DEFENDENTS tortious conduct was the actual and proximate cause of DECEDENT'S...rapid health deterioration, the need for emergency medical intervention, and eventual death".

(C) Furthermore, Defendant published or caused to be published two defamatory letters, (1) dated November 12, 2012 accusing Plaintiff of the crime of Elder Abuse by stating that "Plaintiff physically assaulted the DECEDENT, her own mother, and had her forcibly removed from her home and admitted against her will for a psychological evaluation". The statement is false. And (2) September 16, 2014 states that "Plaintiff had no rights under DECEDENT'S will and trust and was further not permitted to enter DECEDENT'S house in connection with any funeral services". The statement is false. No civil or criminal complaints were ever

1 filed against Plaintiff by Russell Griffith, attorney at law (the author of both
2 letters), the Defendant or the Decedent.

3 (D) The Defendant willfully and maliciously disseminated the two letters to
4 relatives, neighbors, and friends at a reception following the Decedent's memorial
5 services, to staff at Scripps Memorial Hospital, to staff at Las Villas de Carlsbad
6 nursing facility and to staff at Eternal Hills Mortuary.

7 (E) The letters are libelous and expose Plaintiff to hatred, contempt and
8 ridicule due to the false statements made about the Plaintiff.

9 9. Beginning on or about January 20, 2016, Defendant made representations through
10 Patrick Hosey, his attorney for the SDCSC case, that he was on the verge of bankruptcy and
11 would be seriously considering filing for Bankruptcy within 60 days. The Defendant received
12 over \$90,000 from the Trust in 2015 according to the First Accounting of the Trust as of
13 November 30, 2015.

14 10. On February 23, 2016, the Defendant and Co-Trustee, Beverly Murray-Calcutt
15 hired additional counsel and filed an Anti-SLAPP motion against Plaintiff to remove Defamation
16 and Negligence Causes of Action from the First Amended Complaint of the SDCSC lawsuit.

17 11. On May 23, 2016 a Mandatory Settlement Conference (MSC) was held for the
18 SDCSC case. The Defendant and Co-Trustee, Beverly Murray-Calcutt represented to the Court
19 that both were insolvent and were considering filing for bankruptcy.

20 12. On July 13, 2016, Plaintiff filed a Petition for Removal (Orange County Superior
21 Court case 30-2016-00863391-PR-TR-CJC (the "OCSC")) to preserve the remaining assets of the
22 Trust and asked that the remaining Trust assets be frozen. The assets of the Trust were ordered
23 frozen by the Court.

24 13. The OCSC allegations state that the Defendant and his Co-Trustee, Beverly
25 Murray-Calcutt, acting as Trustees of the Trust willfully and maliciously breached the fiduciary
26 duty owed to the beneficiaries of the Trust.

27 (A) The Co-Trustees made haphazard distributions to themselves at their
28 discretion, while the other beneficiaries had to wait until the Co-Trustees decided

1 to provide distributions to the other beneficiaries. The Co-Trustees also made
2 improper distributions to themselves.

3 (B) The Co-Trustees double-charged costs of the selling Decedent's residence
4 to the Trust.

5 (C) The Co-Trustees sold the residence for significantly below fair market
6 value.

7 (D) The Co-Trustees agreed to hire Joseph Calcote, husband of Co-Trustee
8 Beverly Murray-Calcote, as the listing agent to sell the residence, which enriched
9 the Co-Trustee Beverly Murray-Calcote to the detriment of the other beneficiaries.

10 14. On August 26, 2016, SDCSC denied the Defendant's Anti-SLAPP motion.

11 15. On April 21, 2017, the civil trial was scheduled to begin in the SDCSC case. The
12 Defendant filed for bankruptcy on January 25, 2017, 3 months before the civil trial was scheduled
13 to start and within weeks of all mandatory trial cutoff dates.

14 16. It is the Plaintiff is informed and believes that the Defendant and his Co-Trustee,
15 Beverly Murray-Calcote and Co-Defendant in the civil lawsuits, filed for a Chapter 7 bankruptcy
16 specifically to defeat the pending lawsuits.

17 (A) On, January 25, 2017, Defendant filed for Chapter 7 bankruptcy protection.

18 (B) On February 17, 2017, Beverly Murray-Calcote (Case No.: 2:17-bk-11972-
19 RK) filed for Chapter 7 bankruptcy protection in the Los Angeles Division of the
20 Central California Bankruptcy Court.

21 (C) Both Co-Defendants in the civil lawsuits ("Sanders and Murray-Calcote")
22 failed to the fact that they were Co-Trustees who had beneficial interests in and
23 received distributions from the Trust in their Chapter 7 schedules.

24 (D) Sanders and Murray-Calcote were required provide additional records and
25 documentation by the US Trustees and Chapter 7 trustees regarding inaccuracies in
26 their Chapter 7 schedules.

1 (E) As of the June 20, 2017, "Notice of Continuance", the Defendant is still
2 being asked by the Chapter 7 trustee to amend his Statement of Financial Affairs
3 ("SOFA") item 5 and 27. EXHIBIT 1

4 17. Defendant concealed income and assets that he received from the Trust and stated
5 under oath and signed under penalty of perjury at his 341(a) hearings on March 9, 2017 and
6 March 23, 2017 that he read the petition and schedules and that the information contained therein
7 was accurate and correct.

8 18. As a beneficiary and Co-Trustee of the Trust, the Defendant received enough
9 money (in excess of \$98,600) in inheritance and compensation to pay down, most, if not all, of his
10 listed debt.

11 **FIRST CLAIM FOR RELIEF**

12 Nondischargeability against the Defendant Ralph E. Sanders – Pursuant to 11 U.S.C. §523(a)(6)

13 19. The Plaintiff adopts, incorporate by reference, and alleges herein all of the
14 allegations set forth in paragraph 1 through 18 inclusive, as if set forth individually in this Second
15 Claim for Relief.

16 20. Pursuant to §523(a)(6) of the United States Bankruptcy Code, a debt incurred by a
17 Defendant who engages in willful and malicious conduct that results in damages shall be
18 nondischargeable. (C)

19 21. Defendant acted willfully, maliciously and with deliberate intent to damage and to
20 defame Plaintiff by falsely accusing Plaintiff of the crime of Elder Abuse.

21 22. Defendant's willful disregard for the needs of the Decedent when she was alive
22 and dependent on Decedent to provide caregiver services for her were the proximate causes of the
23 Decedent's death.

24 23. Defendant's willful disregard of his duties as Co-Trustee of the Bobbye J. Rives
25 Trust to the beneficiaries and to administer the Trust according to the law damaged Plaintiff.

26 24. In committing the acts hereinabove described, the Defendant's willful and
27 malicious conduct resulted in Plaintiff filing the two civil lawsuits for damages that he is now
28 seeking to defeat with a Chapter 7 bankruptcy discharge.

1 25. Because thereof, Plaintiff is entitled to punitive and exemplary damages in an
2 amount to be determined at the time of trial.

3
4 **SECOND CLAIM FOR RELIEF**

5 **Nondischargeability of Defendant – Pursuant to 11 U.S.C. §727(a)(4)(A)(B)**

6 26. The Plaintiff adopts, incorporates by reference, and alleges herein all of the
7 allegations set forth in paragraph 1 through 25 inclusive, as if set forth individually in this Second
8 Claim for Relief.

9 27. Pursuant to § 727(a)(4)(A)(B) of the United States Bankruptcy Code, “(a) the court
10 shall grant the debtor a discharge, unless (4) the debtor knowingly and fraudulently, in or in
11 connection with the case (A) made a false oath or account; (B) presented or used a false claim;

12 28. On January 25, 2017, within 3 months of the commencement of the civil trial in
13 the Superior Court of San Diego, the Defendant filed fraudulent financial figures on his Chapter 7
14 Bankruptcy schedules and concealed the fact that he was a Co-Trustee and beneficiary of the
15 Trust.

16 29. During 341(a) hearings held March 9, 2017 and March 23, 2017, the Defendant
17 verbally affirmed, under oath, that he read his petition and that financial figures he provided on
18 his Chapter 7 Bankruptcy petition were true and accurate.

19 30. The Defendant knowingly and fraudulently, in or in connection with his Chapter 7
20 Bankruptcy case made a false oath or account and presented or used a false claim regarding the
21 Defendant’s status as a beneficiary and Co-Trustee of the Trust and his “personal liability” for the
22 pending lawsuits.

23 31. As a direct and proximate result of the foregoing, Plaintiff (and all creditors) have
24 suffered damages in an amount not presently ascertained but believed to be in excess of \$300,000
25 (the “personal liability” assigned by the Defendant for the pending lawsuits) which should be
26 exempted from discharge in the Defendant’s bankruptcy.

27 32. In committing the acts hereinabove described, the Defendant acted fraudulently,
28 willfully and with deliberate intent to deceive Plaintiff and the Court, and because thereof,

1 Plaintiff is entitled to punitive and exemplary damages in an amount to be determined at the time
2 of trial.

3
4 **PRAYER FOR RELIEF**

5 WHEREFORE, Plaintiff requests judgment against Defendant follows:

6 1. On the First Claim for Relief, for judgment against the Defendant determining that
7 the Defendant's willful and malicious conduct towards the Plaintiff resulted in the two pending
8 lawsuits. Therefore, the two pending lawsuits are not dischargeable in his bankruptcy case and for
9 judgment according to proof.

10 2. On the Second Claim for Relief, for judgment against Defendant determining that
11 the Defendant knowingly and fraudulently, in or in connection with his Chapter 7 Bankruptcy
12 case made a false oath and used a false claim regarding the Defendant's status as a beneficiary
13 and Co-Trustee of the Trust and his liability for the pending lawsuits, is not dischargeable in his
14 bankruptcy case and for judgment according to proof.

15 3. The Plaintiff is awarded its costs of suit incurred herein and for such other and
16 further relief, as this Court deems proper.

17
18 Dated this 12th of July, 2017

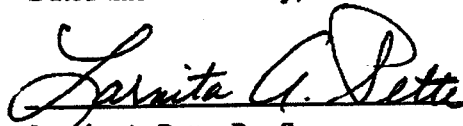
19 
20
21 Larnita A. Pette, Pro Se

EXHIBIT 1

WENETA M.A. KOSMALA, TRUSTEE
3 MacArthur Place, Suite 760
Santa Ana, CA 92707
Telephone: (714) 708-8190
Facsimile: (714) 509-1760

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION**

In re:

Sanders, Ralph E

Debtor(s).

Case No. 8:17-BK-10265-MW

Chapter 7

NOTICE OF CONTINUED MEETING
OF CREDITORS AND APPEARANCE
OF DEBTOR(S) 11 U.S.C. §341(a)

COUNSEL: (PRO SE) ZZ
TO THE ABOVE NAMED DEBTOR(S):

You are hereby notified that the Meeting of Creditors pursuant to Title 11 U.S.C. Section 341(a) in the above-entitled matter was continued to **March 23, 2017 at 11:01 AM** in Room 3-110, United States Bankruptcy Court, 411 W. Fourth Street, Santa Ana, CA 92701 for the reason set forth below:

documents outstanding: notice waived
2015 TAX RETURNS (RETURN)
CHASE BANK STATEMENTS 11/1/16 - PRESENT (RETURN)

Dated: March 16, 2017

/s/ WENETA M.A. KOSMALA
WENETA M.A. KOSMALA
Chapter 7 Trustee



I certify that Debtor(s)' Counsel in the above referenced case waived Notice of the Continued 341(a) meeting.



I certify that I served the within Notice on the above Debtor(s), Debtor(s)' Counsel, and the Office of the United States Trustee on, 3/16/17.

/s/ David M. Fitzgerald
David M. Fitzgerald

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WENETA M.A. KOSMALA, TRUSTEE
3 MacArthur Place, Suite 760
Santa Ana, CA 92707
Telephone: (714) 708-8190
Facsimile: (714) 509-1760

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION

In re:

Sanders, Ralph E

Debtor(s).

Case No. 8:17-BK-10265-MW

Chapter 7

NOTICE OF CONTINUED MEETING
OF CREDITORS AND APPEARANCE
OF DEBTOR(S) 11 U.S.C. §341(a)

COUNSEL: (PRO SE) ZZ
TO THE ABOVE NAMED DEBTOR(S):

You are hereby notified that the Meeting of Creditors pursuant to Title 11 U.S.C. Section 341(a) in the above-entitled matter was continued to April 13, 2017 at 11:01 AM in Room 3-110. United States Bankruptcy Court, 411 W. Fourth Street, Santa Ana, CA 92701 for the reason set forth below:

UPLOAD COPY OF BOBBYE J. RIVES TRUST AND ACCOUNTING, DISPOSITION AND PURPOSE FOR ALL MONIES PAID TO/FROM DEBTOR FROM THE TRUST
COPIES OF ALL CHECK RECEIVED FROM TRUST DISTRIBUTIONS

UPLOAD BANK STATEMENTS ALL ACCOUNTS 1/1/15 TO PRESENT INCLUDING RB HOUSING, CHASE, BOBBYE J. RIVES TRUST, CONTINENTAL, CURRENCY; BANK OF AMERICA

UPLOAD COPY OF DEBTOR'S AGREEMENT RE PROPERTY MANAGEMENT
ALL DOCUMENTS RE DISPOSITION AND PURPOSE OF ALL MONIES RECEIVED FROM TRUST DISBURSMENTS

AMEND SCHEDULE B ITEM 32 AND SOFA ITEM 5

ALL ATTORNEY STATEMENTS & BILLS

CHART OF HOW ALL MONIES FROM TRUST WERE SPENT

Dated: March 27, 2017

/s/ WENETA M.A. KOSMALA

WENETA M.A. KOSMALA

Chapter 7 Trustee



I certify that Debtor(s)' Counsel in the above referenced case waived Notice of the Continued 341(a) meeting.



I certify that I served the within Notice on the above Debtor(s), Debtor(s)' Counsel, and the Office of the United States Trustee on, 3/27/17.

/s/ David M. Fitzgerald

David M. Fitzgerald

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WENETA M.A. KOSMALA, TRUSTEE
3 MacArthur Place, Suite 760
Santa Ana, CA 92707
Telephone: (714) 708-8190
Facsimile: (714) 509-1760

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION**

In re:

Sanders, Ralph E

Debtor(s).

Case No. 8:17-BK-10265-MW

Chapter 7

NOTICE OF CONTINUED MEETING
OF CREDITORS AND APPEARANCE
OF DEBTOR(S) 11 U.S.C. §341(a)

COUNSEL: (PRO SE) ZZ
TO THE ABOVE NAMED DEBTOR(S):

You are hereby notified that the Meeting of Creditors pursuant to Title 11 U.S.C. Section 341(a) in the above-entitled matter was continued to April 27, 2017 at 10:01 AM in Room 3-110. United States Bankruptcy Court, 411 W. Fourth Street, Santa Ana, CA 92701 for the reason set forth below:

PURPOSE FOR ALL MONIES PAID TO/FROM DEBTOR FROM THE BOBBYE J. RIVES
COPIES OF ALL CHECKS RECEIVED FROM TRUST DISTRIBUTIONS
UPLOAD CHASE BANK STATEMENTS ROBBIE BOBBYE HOUSING INC 4/30/16 - 8/31/16 AND
12/31/16 - PRESENT ALL ACCOUNTS
UPLOAD COPY OF DEBTOR'S AGREEMENT RE PROPERTY MANAGEMENT
AMEND SCHEDULE B ITEM 32 AND SOFA ITEM 5
CHART OF HOW ALL MONIES FROM TRUST WERE SPENT
ALL ATTORNEY INVOICES AND LEDGERS
BANK STATEMENTS REFLECTING PAYMENTS TO ATTORNEYS. OR A DETAILED
ACCOUNTING FOR CASH PAYMENTS. INCLUDING ACCOUNTING FOR SOURCE OF FUNDS
ALL DOCS RE WITHDRAWALS FROM ROBBIE BOBBYE HOUSING INC., INCLUDING: \$6,300
ON 4/23/16 - \$4,780 ON 10/4/16 - \$5,710 ON 11/7/16 - \$2,150 ON 11/7/16
COPY OF LOANME APPLICATION
COPIES OF DEPOSITS INTO ROBBIE BOBBYE HOUSING INC. (COPIES OF CHECKS AND
RECEIPTS)
ALL DOCUMENTS RE TERMS OF DEBTOR'S COMPENSATION

Dated: April 17, 2017

/s/ WENETA M.A. KOSMALA

WENETA M.A. KOSMALA

Chapter 7 Trustee



I certify that Debtor(s)' Counsel in the above referenced case waived Notice of the Continued 341(a) meeting.



I certify that I served the within Notice on the above Debtor(s), Debtor(s)' Counsel, and the Office of the United States Trustee on 4/17/17.

/s/ David M. Fitzgerald

David M. Fitzgerald

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WENETA M.A. KOSMALA, TRUSTEE
3 MacArthur Place, Suite 760
Santa Ana, CA 92707
Telephone: (714) 708-8190
Facsimile: (714) 509-1760

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION

In re:

Sanders, Ralph E

Debtor(s).

Case No. 8:17-BK-10265-MW

Chapter 7

NOTICE OF CONTINUED MEETING
OF CREDITORS AND APPEARANCE
OF DEBTOR(S) 11 U.S.C. §341(a)

COUNSEL: (PRO SE) ZZ
TO THE ABOVE NAMED DEBTOR(S):

You are hereby notified that the Meeting of Creditors pursuant to Title 11 U.S.C. Section 341(a) in the above-entitled matter was continued to May 25, 2017 at 10:02 AM in Room 3-110, United States Bankruptcy Court, 411 W. Fourth Street, Santa Ana, CA 92701 for the reason set forth below:

Off calendar; documents outstanding; notice e-mailed
UPLOAD COPY OF DEBTOR'S AGREEMENT RE PROPERTY MANAGEMENT (received
residential lease agreement 4/11/17 that has nothing to do with Debtor's property management agreement)
AMEND STATEMENT OF FINANCIAL AFFAIRS ITEM 5 AND 27

Dated: May 02, 2017

/s/ WENETA M.A. KOSMALA

WENETA M.A. KOSMALA

Chapter 7 Trustee



I certify that Debtor(s)' Counsel in the above referenced case waived Notice of the Continued 341(a) meeting.



I certify that I served the within Notice on the above Debtor(s), Debtor(s)' Counsel, and the Office of the United States Trustee on, 5/2/17.

/s/ David M. Fitzgerald

David M. Fitzgerald

Case 8:17-ap-01068-MW Doc 7 Filed 07/13/17 Entered 07/14/17 09:25:48 Desc
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Case 8:17-bk-10265-MW Doc 25 Filed 05/25/17 Entered 05/25/17 15:03:03 Desc
Main Document Page 1 of 1

WENETA M.A. KOSMALA, TRUSTEE
3 MacArthur Place, Suite 760
Santa Ana, CA 92707
Telephone: (714) 708-8190
Facsimile: (714) 509-1760

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION

In re:

Sanders, Ralph E

Debtor(s).

Case No. 8:17-BK-10265-MW

Chapter 7

NOTICE OF CONTINUED MEETING
OF CREDITORS AND APPEARANCE
OF DEBTOR(S) 11 U.S.C. §341(a)

COUNSEL: (PRO SE) ZZ
TO THE ABOVE NAMED DEBTOR(S):

You are hereby notified that the Meeting of Creditors pursuant to Title 11 U.S.C. Section 341(a) in the above-entitled matter was continued to June 19, 2017 at 10:02 AM in Room 3-110, United States Bankruptcy Court, 411 W. Fourth Street, Santa Ana, CA 92701 for the reason set forth below:

off calendar; documents outstanding; notice e-mailed
UPLOAD COPY OF DEBTOR'S AGREEMENT RE PROPERTY MANAGEMENT (received
residential lease agreement 4/11/17 that has nothing to do with Debtor's property management agreement)
AMEND STATEMENT OF FINANCIAL AFFAIRS ITEM 5 and 27

Dated: May 25, 2017

/s/ WENETA M.A. KOSMALA
WENETA M.A. KOSMALA
Chapter 7 Trustee

☒ I certify that Debtor(s)' Counsel in the above referenced case waived Notice of the Continued 341(a) meeting.

☐ I certify that I served the within Notice on the above Debtor(s), Debtor(s)' Counsel, and the Office of the United States Trustee on, 5/25/17.

/s/ David M. Fitzgerald
David M. Fitzgerald

WENETA M.A. KOSMALA, TRUSTEE
3 MacArthur Place, Suite 760
Santa Ana, CA 92707
Telephone: (714) 708-8190
Facsimile: (714) 509-1760

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION

In re:

Sanders, Ralph E

Debtor(s).

Case No. 8:17-BK-10265-MW

Chapter 7

NOTICE OF CONTINUED MEETING
OF CREDITORS AND APPEARANCE
OF DEBTOR(S) 11 U.S.C. §341(a)

COUNSEL: (PRO SE) ZZ
TO THE ABOVE NAMED DEBTOR(S):

You are hereby notified that the Meeting of Creditors pursuant to Title 11 U.S.C. Section 341(a) in the above-entitled matter was continued to July 18, 2017 at 10:02 AM in Room 3-110, United States Bankruptcy Court, 411 W. Fourth Street, Santa Ana, CA 92701 for the reason set forth below:

Off calendar; documents outstanding
UPLOAD COPY OF DEBTOR'S AGREEMENT RE PROPERTY MANAGEMENT (received
residential lease agreement 4/11/17 that has nothing to do with Debtor's property management agreement)
AMEND STATEMENT OF FINANCIAL AFFAIRS ITEM 5 and 27

Dated: June 20, 2017

/s/ WENETA M.A. KOSMALA
WENETA M.A. KOSMALA
Chapter 7 Trustee



I certify that Debtor(s)' Counsel in the above referenced case waived Notice of the Continued 341(a) meeting.



I certify that I served the within Notice on the above Debtor(s), Debtor(s)' Counsel, and the Office of the United States Trustee on, 6/20/17.

/s/ David M. Fitzgerald
David M. Fitzgerald

EXHIBIT 3

5/5/17

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address RALPH SANDERS 1251 W BISHOP SANTA ANA, CA 92703	FOR COURT USE ONLY <div style="border: 1px solid black; padding: 5px; text-align: center;">FILED MAY 05 2017 <small>CLERK U.S. BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA BY: Deputy Clerk</small></div>
<input checked="" type="checkbox"/> Individual appearing without attorney <input type="checkbox"/> Attorney for Debtor	
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - SANTA ANA DIVISION	
In re: RALPH SANDERS	CASE NO.: 8:17-BK-10265(G) CHAPTER: 7
Debtor(s)	SUMMARY OF AMENDED SCHEDULES, MASTER MAILING LIST, AND/OR STATEMENTS [LBR 1007-1(c)]

A filing fee is required to amend Schedules D or E/F (see Abbreviated Fee Schedule on the Court's website www.cacb.uscourts.gov). A supplemental master mailing list (do not repeat any creditors on the original) is required as an attachment if creditors are being added to the Schedule D or E/F.
Are one or more creditors being added? ☐ Yes ☐ No

The following schedules, master mailing list or statements (check all that apply) are being amended:

- ☐ Schedule A/B ☐ Schedule C ☐ Schedule D ☐ Schedule E/F ☐ Schedule G
☐ Schedule H ☐ Schedule I ☐ Schedule J ☐ Schedule J-2 ☒ Statement of Financial Affairs
☐ Statement About Your Social Security Numbers ☐ Statement of Intention ☐ Master Mailing List
☐ Other (specify) _____

I/we declare under penalty of perjury under the laws of the United States that the amended schedules, master mailing list, and or statements are true and correct.

Date: 5-5-17

Ralph Sanders
Debtor 1 Signature

Debtor 2 (Joint Debtor) Signature (if applicable)

NOTE: It is the responsibility of the Debtor, or the Debtor's attorney, to serve copies of all amendments on all creditors listed in this Summary of Amended Schedules, Master Mailing List, and/or Statements, and to complete and file the attached Proof of Service of Document.

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

A true and correct copy of the foregoing document entitled (*specify*): **SUMMARY OF AMENDED SCHEDULES, MASTER MAILING LIST, AND/OR STATEMENTS [LBR 1007-1(c)]** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) _____, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☐ Service information continued on attached page

2. **SERVED BY UNITED STATES MAIL:** On (date) _____, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

☒ Service information continued on attached page

3. **SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) 5-5-17, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

WENATA KUSMALA
3 MACAULYER ST 760
SANTA ANA, CA 92707

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

5-5-17 RALPH SANDERS
Date Printed Name

Ralph Sanders
Signature

Fill in this information to identify your case.

Debtor 1	Ralph E. Sanders		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Central District of California			
Case number (if known)			

☒ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 Ralph E. Sanders
First Name Middle Name Last Name

Case number (if known) _____

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
	Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$ 0.00	\$
For last calendar year: (January 1 to December 31, 2015)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$ 20,858.00	\$
For the calendar year before that: (January 1 to December 31, 2014)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$ 32,269.00	\$

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Sources of income Describe below.
	Gross income from each source (before deductions and exclusions)	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	RIVESTRAUST RBHOUSING (FOOD, GAS)	
	\$ 4,680	\$
	\$ 3,200	\$
	\$	\$
For last calendar year: (January 1 to December 31, 2016)	Unemployment	
	\$ 2,568.00	\$
	\$	\$
	\$	\$
For the calendar year before that: (January 1 to December 31, 2015)	Unemployment	
	\$ 6,807.00	\$
	\$	\$
	\$	\$

Debtor 1 Ralph E. Sanders
First Name Middle Name Last Name

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
800 Loanmart Creditor's Name	11/01/2016	\$ 2,058.00	\$ 9,227.00	<input type="checkbox"/> Mortgage
	12/01/2016			<input checked="" type="checkbox"/> Car
Number Street				<input type="checkbox"/> Credit card
P. O. Box 260210	01/01/2017			<input type="checkbox"/> Loan repayment
Encino CA 91426 City State ZIP Code				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Creditor's Name		\$ _____	\$ _____	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
				<input type="checkbox"/> Credit card
City State ZIP Code				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Creditor's Name		\$ _____	\$ _____	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
				<input type="checkbox"/> Credit card
City State ZIP Code				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____

Debtor 1 Ralph E. Sanders
First Name Middle Name Last Name

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____	_____	\$ _____	\$ _____	
Number _____ Street _____	_____			
_____	_____			
City _____ State _____ ZIP Code _____				
Insider's Name _____	_____	\$ _____	\$ _____	
Number _____ Street _____	_____			
_____	_____			
City _____ State _____ ZIP Code _____				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____	_____	\$ _____	\$ _____	
Number _____ Street _____	_____			
_____	_____			
City _____ State _____ ZIP Code _____				
Insider's Name _____	_____	\$ _____	\$ _____	
Number _____ Street _____	_____			
_____	_____			
City _____ State _____ ZIP Code _____				

Debtor 1

Ralph E. Sanders

First Name Middle Name Last Name

Case number (if known)

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title <u>Bobbye Rives vs.</u>	Lawsuit	<u>Superior court of County of Orange</u>	<input checked="" type="checkbox"/> Pending
<u>Ralph Sanders</u>		Court Name	<input type="checkbox"/> On appeal
		<u>700 Civic Center Drive, West</u>	<input type="checkbox"/> Concluded
		Number Street	
Case number <u>30-2016-00863391</u>		<u>Santa Ana</u> <u>CA</u> <u>92701</u>	
		City State ZIP Code	
Case title <u>Larnita Pette vs.</u>	Lawsuit	<u>Superior Court of San Diego Cnty</u>	<input checked="" type="checkbox"/> Pending
<u>Ralph Sanders</u>		Court Name	<input type="checkbox"/> On appeal
		<u>220 & 330 W. Broadway</u>	<input type="checkbox"/> Concluded
		Number Street	
Case number <u>37-2015-00015654</u>		<u>San Diego</u> <u>CA</u> <u>92101</u>	
		City State ZIP Code	

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name		\$
Number Street		
City State ZIP Code		
Explain what happened		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property	Date	Value of the property
		\$
Creditor's Name		
Number Street		
City State ZIP Code		
Explain what happened		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 **Ralph E. Sanders**
First Name Middle Name Last Name

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____		
Number _____ Street _____		\$ _____

City _____ State _____ ZIP Code _____		
Last 4 digits of account number: XXXX- _____		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____		_____	\$ _____
_____		_____	\$ _____
Number _____ Street _____			
City _____ State _____ ZIP Code _____			
Person's relationship to you _____			

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____		_____	\$ _____
_____		_____	\$ _____
Number _____ Street _____			
City _____ State _____ ZIP Code _____			
Person's relationship to you _____			

Debtor 1 **Ralph E. Sanders**
First Name Middle Name Last Name

Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities
that total more than \$600

Describe what you contributed

Date you
contributed

Value

Charity's Name

\$ _____

\$ _____

Number Street

City State ZIP Code

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and
how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance
claims on line 33 of Schedule A/B: Property.

Date of your
loss

Value of property
lost

\$ _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred

Date payment or
transfer was
made

Amount of payment

Person Who Was Paid

Number Street

\$ _____

\$ _____

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Debtor 1 **Ralph E. Sanders**
First Name Middle Name Last Name

Case number (if known) _____

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____	_____	\$ _____
Number Street _____	_____	\$ _____
_____	_____	_____
City State ZIP Code _____	_____	_____
Email or website address _____	_____	_____
Person Who Made the Payment, if Not You _____	_____	_____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____	_____	\$ _____
Number Street _____	_____	\$ _____
_____	_____	_____
City State ZIP Code _____	_____	_____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

☒ No
☐ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____	_____	_____
Number Street _____	_____	_____
_____	_____	_____
City State ZIP Code _____	_____	_____
Person's relationship to you _____	_____	_____
Person Who Received Transfer _____	_____	_____
Number Street _____	_____	_____
_____	_____	_____
City State ZIP Code _____	_____	_____
Person's relationship to you _____	_____	_____

Debtor 1 Ralph E. Sanders
First Name Middle Name Last Name

Case number (if known) _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Description and value of the property transferred

Date transfer
was made

Name of trust _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
_____ Number Street _____ City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
_____ Number Street _____ City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
_____ Number Street _____ City State ZIP Code	_____ Name _____ Number Street _____ City State ZIP Code		<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1

Ralph E. Sanders

First Name Middle Name Last Name

Case number (if known)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still have it?

☐ No

☐ Yes

Name of Storage Facility

Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Part 9: Identify Property You Held or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

\$

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Debtor 1 Ralph E. Sanders
First Name Middle Name Last Name

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Code		
City	State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
	Court Name		<input type="checkbox"/> Pending
	Number Street		<input type="checkbox"/> On appeal
	City State ZIP Code		<input type="checkbox"/> Concluded
Case number			

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☒ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

<u>ROBBIE BOBBYE</u> Business Name	Describe the nature of the business <u>HOUSING INC. PROVIDE LOW IN-</u> <u>COME HOUSING FOR</u> <u>1251 W BISHOP</u> Number Street	Employer identification number Do not include Social Security number or ITIN. EIN: <u>47-4762391</u>
<u>SANTA ANA, CA</u> City	<u>AND DISABLED</u> Name of accountant or bookkeeper <u>CAROL BAKER</u> <u>VOLUNTEER</u>	Dates business existed From <u>8/15</u> To <u>—</u>
<u>92703</u> State ZIP Code	Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN. EIN: <u>—</u>
Business Name	Name of accountant or bookkeeper	Dates business existed From <u>—</u> To <u>—</u>
Number Street		
City State ZIP Code		

Debtor 1 Ralph E. Sanders Case number (if known) _____
First Name Middle Name Last Name

Describe the nature of the business
Business Name _____
Number Street _____
City State ZIP Code _____
Employer identification number
Do not include Social Security number or ITIN.
EIN: _____
Name of accountant or bookkeeper _____
Dates business existed
From _____ To _____


28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.


- ☒ No
☐ Yes. Fill in the details below.

Date issued
Name _____ MM / DD / YYYY
Number Street _____
City State ZIP Code _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Ralph E. Sanders
Signature of Debtor 1

 _____
Signature of Debtor 2

Date 01/25/2017

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

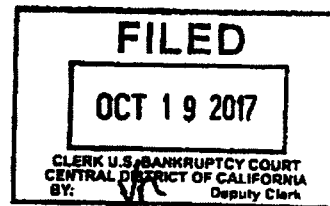
- ☐ No
☒ Yes. Name of person Grady Vickers

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

EXHIBIT 4

Case 8:17-bk-10265-MW Doc 30 Filed 10/19/17 Entered 10/20/17 09:38:23 Desc
Main Document Page 1 of 3

Ralph E Sanders
1251 W Bishop
Santa Ana, CA 92703



**UNITED STATES BANKRUPTCY COURT
CENTRAL DIVISION OF CALIFORNIA
SANTA ANA DIVISION**

In re

Case No. 8:17-~~AP~~^{BK} 10265-MW

Chapter: 7

Ralph E Sanders

01068

Adversary No: 8:17-AP-01068-MW

TITLE: Resignation of Ralph E Sanders as
Co-Trustee of Bobye J Rives Trust

Debtor's

Plaintiff(s)

Larnita Pette

Vs.

Ralph E Sanders

Defendant(s)

Ralph E Sanders

RE: Bobbye J. Rives Trust, dated November 30, 2011

Re: Resignation of Ralph E Sanders as Co-Trustee

To whom it may concern,

I, Ralph Everett Sanders, do hereby resign as a Co-Trustee of the Bobbye J. Rives Trust, dated November 30, 2011. I relinquish all responsibilities and duties that have been assigned to me as a Co-Trustee, as of October 2nd, 2017, and ask that the courts appoint a private fiduciary to distribute the rest of the Trust funds and do the final accounting due to the following reasons:

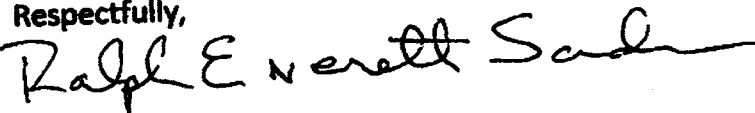
The Estate has closed.

Co-Trustee Beverly Murray Calcote has resigned from the Bobbye J Rives Trust and Beverly had the Bobbye J. Rives account in her name only and Beverly Murray Calcote wrote all checks to and from that account.

The Bobbye J Rives Trust states that under no circumstance shall the Trustors daughter be a successor Trustee and therefore should have no part in finding the court appointed private fiduciary.

If there are any other responsibilities, obligations, fiduciary responsibilities or duties that should be carried out by the Trustee, I relinquish said duties to any private fiduciary or named back up Trustee as indicated in the Bobbye J Rives Trust. In conclusion, I can be reached at the address and phone number below if needed.

Respectfully,



Ralph Everett Sanders

1251 W Bishop St,

Santa Ana, CA 92703

Case 8:17-bk-10265-MW Doc 30 Filed 10/19/17 Entered 10/20/17 09:38:23 Desc
Main Document Page 3 of 3

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of Orange)

On 10/18/17 before me, Juan Hernandez Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Ralph E. Sanders
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature [Signature]
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: Tenant Resignation

Document Date: 11.30.2011 Number of Pages: 1

Signer(s) Other Than Named Above: u/f

Capacity(ies) Claimed by Signer(s)

Signer's Name: Ralph E. Sanders

☐ Corporate Officer — Title(s): _____

☐ Partner — ☐ Limited ☐ General

☒ Individual ☐ Attorney in Fact

☐ Trustee ☐ Guardian or Conservator

☐ Other: _____

Signer Is Representing: Self

Signer's Name: _____

☐ Corporate Officer — Title(s): _____

☐ Partner — ☐ Limited ☐ General

☐ Individual ☐ Attorney in Fact

☐ Trustee ☐ Guardian or Conservator

☐ Other: _____

Signer Is Representing: _____

EXHIBIT 5

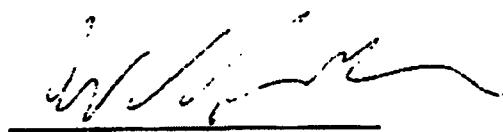
verbalink
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*Sanders/KARS
of
341a
hugr*

I certify that the foregoing documents were transcribed by Verbal Ink based on the audio files submitted by Larnita Pette which were provided on April 16th, 2018. The provided files were:

Run-Time	Billable Minutes	File Title
0:40:34	41	(Sanders BK 341 Hearing 3.23.17) L97408043
0:08:27	3	L97408028

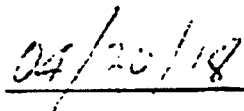
- * These transcripts were completed to the best of our ability.
- * No words from the speaker in the recording have been changed or paraphrased.
- * All employees of Verbal Ink are bound by a non-disclosure agreement.
- * The "L97408028" audio file was only transcribed from 0:06:34 – to the end of the file.



Alec Wetherington

Account Executive

Verbal Ink



Date

Weneeta Kosmala: Is the Social Security number on your notice of commencement accurate?

Ralph Sanders: Yes.

Weneeta Kosmala: I have your driver's license, Social Security card, everything agrees. Have you read the bankruptcy information sheet provided by the United States Trustee?

Ralph Sanders: Yes.

Weneeta Kosmala: Did you sign the petition schedule of statements that it documents you filed with the court?

Ralph Sanders: Yes.

Weneeta Kosmala: Did you read them before you signed them?

Ralph Sanders: Yes.

Weneeta Kosmala: Is the signature your own?

Ralph Sanders: Yes.

Weneeta Kosmala: Are you personally familiar with the information in the documents?

Ralph Sanders: Yes.

Weneeta Kosmala: Best of your knowledge, are the documents correct?

Ralph Sanders: Yes.

Weneeta Kosmala: Any errors or omissions?

Ralph Sanders: No.

Weneeta Kosmala: Have you scheduled all of your assets?

Ralph Sanders: Yes.

Weneeta Kosmala: All of your creditors?

Ralph Sanders: Yes.

Weneeta Kosmala, Ralph Sanders

Weneeta Kosmala: Have you previously filed for bankruptcy?

Ralph Sanders: No.

Weneeta Kosmala: What is the name of your current employer?

Ralph Sanders: RB Housing.

Weneeta Kosmala: Are you working for RB Housing or are you only on Social Security?

Ralph Sanders: Uh, Social Security. I'm just a house manager. I don't get a salary.

Weneeta Kosmala: But they pay for your rent?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. All right. And, sir, do you have a domestic support obligation?

Ralph Sanders: No.

Weneeta Kosmala: You paid Grady Vickers \$200 for this bankruptcy?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. And you paid the filing fee?

Ralph Sanders: Yes.

Weneeta Kosmala: All right, sir. So, again, continued to March the 23rd. Um, sir, would you write down a telephone number where we can reach you, please, on this yellow sheet of paper? Thank you very much.

Ralph Sanders: Any spot?

Weneeta Kosmala: Any spot you would like, sir. Thank you, sir.

Ralph Sanders: Mm-hmm.

[End of Audio]

Weneeta Kosmala: Ralph Sanders?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. Sir, if you'd like to come forward please. Sir, would you raise your right hand please?

Ralph Sanders: Yes.

Weneeta Kosmala: Do you solemnly swear to tell the truth, the whole truth, and nothing but the truth?

Ralph Sanders: Yes.

Weneeta Kosmala: Thank you. Your name, sir?

Ralph Sanders: Ralph Sanders.

Weneeta Kosmala: And speak loudly, if you would, please, sir.

Ralph Sanders: Ralph, Ralph Sanders.

Weneeta Kosmala: Perfect. Thank you. May I have –

Ralph Sanders: Yes.

Weneeta Kosmala: – your documents? Thank you. Sir, you were going to provide me with your 2015 tax returns.

Ralph Sanders: Yes.

Weneeta Kosmala: And, sir, I believe you have an extra copy with you. The, the –

Ralph Sanders: Yes.

Weneeta Kosmala: – 2015 tax returns that you provided to me. Um, is this a true and correct copy of your last filed tax returns?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. And, sir, your 2015 tax returns reflect a total of wages of \$20,858.

Ralph Sanders: Yes.

Weneeta Kosmala: What was the source of that? And you want to speak loudly, sir, please.

Ralph Sanders: Uh, that was a job.

Weneeta Kosmala: What kind of a job, sir?

Ralph Sanders: Uh, working for a nonprofit.

Weneeta Kosmala: What nonprofit, sir?

Ralph Sanders: Um, uh, Mer-, that was, uh, Mercy House.

Weneeta Kosmala: I'm sorry?

Ralph Sanders: Mercy House Living Centers.

Weneeta Kosmala: And, sir, have you had any other, um, h-, have you filed any tax return after this 2015 tax return?

Ralph Sanders: Uh, not quite yet this, for this year.

Weneeta Kosmala: And what was your gross income for 2016, sir?

Ralph Sanders: 2016.

Weneeta Kosmala: Yes.

Ralph Sanders: It was not much at all.

Weneeta Kosmala: Okay. Less than the 20,858?

Ralph Sanders: Yeah. Yes. Yes. Yes.

Weneeta Kosmala: Okay. And, sir, do I have your authorization to provide a copy of the, your 2015 tax return that you gave to me to the office of the United States Trustee?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay, so I'm doing just that. Um, sir, your driver's license matches the one that you gave me before and your Social Security number, your Social Security ma-, card matches as well.

Ralph Sanders: Uh.

Weneeta Kosmala: So I'm returning those cards back to you. Thank you. Sir, you also provided me with, um, bank statements for Chase.

Ralph Sanders: Yes.

Weneeta Kosmala: Um, for the time period of October 2016 through February 24th, 2017. Sir, um, this bank account is kind of negative and pretty much stays –

Ralph Sanders: For a while, for a while it was.

Weneeta Kosmala: – negative.

Ralph Sanders: Yeah.

Weneeta Kosmala: So, so do you have any other bank account?

Ralph Sanders: No.

Weneeta Kosmala: No other bank account?

Ralph Sanders: No.

Weneeta Kosmala: Okay. And you have no other source of income, sir?

Ralph Sanders: Uh, just, uh, Social Security started.

Weneeta Kosmala: When did Social Security start?

Ralph Sanders: On the 15th of this month, so I got the first check.

Weneeta Kosmala: And prior to that?

Ralph Sanders: No.

Weneeta Kosmala: 15th of this month was M-, March 15th?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. So, sir, the, the Chase bank statements that you provided to me, these are bank statements for all of your accounts?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. Sir, prior to October 25th, 27th, 2016, did you have another bank account?

Ralph Sanders: No.

Weneeta Kosmala: Okay. Have you always banked with Chase?

Ralph Sanders: Uh, well, uh, in the past Bank of America.

Weneeta Kosmala: Okay. When were you with Bank of America?

Ralph Sanders: Uh, it's been about three years.

Weneeta Kosmala: So during the course of the last three years your only bank account was this Chase bank account for which you gave me the bank statements starting October 27th, 2016?

Ralph Sanders: Yes.

Weneeta Kosmala: Your only account.

Ralph Sanders: Yes.

Weneeta Kosmala: All right. And, sir, what is your relationship to Bobby Rives?

Ralph Sanders: Oh, it's my aunt.

Weneeta Kosmala: That was your aunt?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. And did you inherit anything from your aunt?

Ralph Sanders: Yes.

Weneeta Kosmala: What did you inherit from your aunt?

Ralph Sanders: [Coughs] Uh, we, I got one fifth of the sale of the house.

Weneeta Kosmala: One fifth of the sale of what house, sir?

Ralph Sanders: Uh, her residence.

Weneeta Kosmala: And what was the address of that house, sir?

Ralph Sanders: 363 Cerro, C-E-R-R-O, Street, in Encinitas.

Weneeta Kosmala: And when was that property, uh, sold, sir?

Ralph Sanders: Uh, that was about December of 2015.

Weneeta Kosmala: And how much did you receive, sir?

Ralph Sanders: I think it was about 90,000.

Weneeta Kosmala: Where did you put that, sir?

Ralph Sanders: Uh, mostly for lawyers because, um, the plaintiff's mother, uh, filed two lawsuits against me and another cousin.

Weneeta Kosmala: But so you, you actually received 90,000.

Ralph Sanders: Yes.

Weneeta Kosmala: Okay.

Ralph Sanders: So most of it went to lawyer fees.

Weneeta Kosmala: Right. But when –

Ralph Sanders: A –

Weneeta Kosmala: – you got that \$90,000, sir, did you put that into your Bank of America –

Ralph Sanders: Oh, no.

Weneeta Kosmala: – account or into the Chase account?

Ralph Sanders: No, I just, uh, started paying lawyers and I sa-, uh, saved some for other debts. I paid off a lot of debts and –

Weneeta Kosmala: Well, but, sir, you didn't get a suitcase of cash, right?

Ralph Sanders: No.

Weneeta Kosmala: How, how did you get that \$90,000?

Ralph Sanders: Oh, uh, uh, uh, small disbursements.

Weneeta Kosmala: Okay.

Ralph Sanders: So I, I –

Weneeta Kosmala: In what form, sir? Were they checks? Were they cash?

Ralph Sanders: Check.

Weneeta Kosmala: Checks. Okay.

Ralph Sanders: Yeah.

Weneeta Kosmala: So those checks, did you deposit those checks anywhere, sir?

Ralph Sanders: No, I just cashed them at Wells Fargo.

Weneeta Kosmala: So you cashed all the checks.

Ralph Sanders: Yeah.

Weneeta Kosmala: Okay. And do you have copies of them?

Ralph Sanders: No. But, uh, I can get copies, yes, from the, uh –

Weneeta Kosmala: Okay. So you can get copies –

Ralph Sanders: Yeah.

Weneeta Kosmala: – of the, all of the checks for that \$90,000, sir?

Ralph Sanders: Yes.

Weneeta Kosmala: And how many attorneys did you have, sir?

Ralph Sanders: Two.

Weneeta Kosmala: And what was it, what were their names?

Ralph Sanders: Patrick Hosey, H-O-S-E-Y.

Weneeta Kosmala: Uh-huh.

Ralph Sanders: And Luis, L-U-I-S, Ventura.

Weneeta Kosmala: Why did you have two attorneys, sir?

Ralph Sanders: Uh, because I had two, uh, lawsuits filed against me.

Weneeta Kosmala: C- –

Ralph Sanders: And one, uh, one of the lawyers, uh, h-, you know, took on a different part of the case. Yeah.

Weneeta Kosmala: Okay.

Ralph Sanders: And the first lawyer recommended.

Weneeta Kosmala: Okay. So, sir, what was your relationship to the trust?

Ralph Sanders: Uh, the trustor -

Weneeta Kosmala: Mm-hmm.

Ralph Sanders: - picked m-, myself and another cousin to be the trustees.

Weneeta Kosmala: Okay. So you were one of the co-trustees of the trust?

Ralph Sanders: Yes.

Weneeta Kosmala: And a beneficiary.

Ralph Sanders: Yes.

Weneeta Kosmala: As a co-trustee of the trust, were you in charge of any of the monies in the trust?

Ralph Sanders: No, I wasn't, uh, I didn't do the accounting. The other, um, trustee wrote the checks and did the accounting.

Weneeta Kosmala: Did you have any signature authority over the trust bank account?

Ralph Sanders: I don't think, no.

Weneeta Kosmala: So what was your involvement? What, what did you contribute?

Ralph Sanders: Uh, basically helping to clean out the house, um, organizing papers, going through papers with the other trustees, getting stuff for the, um, estate attorney, uh, getting all, uh, getting all the information that she, my aunt had about t-, 30 or 40 years of boxes of, you know, her bank statements and everything, so we had to go through all that. And, uh, and then supporting, uh, the other trustee.

Weneeta Kosmala: Did your aunt own any other property or was the property at 363 Cerro, Encinitas the only asset she had?

Ralph Sanders: I think she owned another property in Atlanta and the other trustor is trying, trustee is trying to resolve that, uh, with the, uh, with three of her husband's sisters. She's trying to dissolve that with them to close the, uh, trust.

Weneeta Kosmala: So was that property in Atlanta part of the trust as well?

Ralph Sanders: Yes.

Weneeta Kosmala: And it still, it still is part of the trust?

Ralph Sanders: Y-, yeah, uh-huh.

Weneeta Kosmala: Okay. Do you have a copy of that trust?

Ralph Sanders: Oh, no.

Weneeta Kosmala: Okay. Who would have a copy of the trust?

Ralph Sanders: Uh, oh, I do at home but –

Weneeta Kosmala: Okay. All right.

Ralph Sanders: – but not with me, yes.

Weneeta Kosmala: Okay. All right. And there's one trust?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay.

Ralph Sanders: I believe so, yes.

Weneeta Kosmala: And, sir you indicated that there was litigation.

Ralph Sanders: Yes.

Weneeta Kosmala: Could you give me the gist of what the problem was? Was the problem that w-, as far as your actions as a trustee, or was the problem as far as your actions or the, the fact that you were a beneficiary?

Ralph Sanders: Uh, well, that's probably part of it that somebody wasn't happy that I was beneficiary. But, um, uh, can you ask me the question again? I'm sorry.

Weneeta Kosmala: What was the litigation about?

Ralph Sanders: Oh, okay. Um, my aunt died of a heart attack due to cardiac arrest, uh, but her daughter has charged me and another cousin with wrongful death and elder abuse. And also, uh, tried to remove us as trustees. Those are both still going on.

Weneeta Kosmala: Now, you indicated originally that it was you and another trustee and that the other trustee, and that the other trustee did the accounting and all the checks. What was the name of that other trustee?

Ralph Sanders: Beverly –

Weneeta Kosmala: Uh-huh.

Ralph Sanders: – Calcote, C-A-L-C-O-T-E.

Weneeta Kosmala: C-A-L-C-O-T-E?

Ralph Sanders: Mm-hmm.

Weneeta Kosmala: Okay. And are you still the trustee of the trust?

Ralph Sanders: Yes, as of this moment, but they're trying to fight that to remove us.

Weneeta Kosmala: And Beverly Calcote, same.

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. Now the, the property as I understand it, 363 Cerro in Encinitas, was sold in December of 2015.

Ralph Sanders: Mm-hmm.

Weneeta Kosmala: Right?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. And is it fair to say that the, the money from the sale of that property was distributed to the beneficiaries of the trust?

Ralph Sanders: Yes.

Weneeta Kosmala: So when did the trust bank account to down to zero?

Ralph Sanders: Uh, there's, I believe there's still 31,000 there.

Weneeta Kosmala: And do you know why it's there?

Ralph Sanders: Uh, we've been held up from, um, continuing with the trust.

Weneeta Kosmala: Does Beverly Calcote have her own counsel?

Ralph Sanders: Yes. Uh, at this time I don't believe so.

Weneeta Kosmala: But –

Ralph Sanders: I don't think she has any counsel at this time, but we did have the same attorney, yes.

Weneeta Kosmala: Okay. And who was that?

Ralph Sanders: Patrick Hosey.

Weneeta Kosmala: Okay.

Ralph Sanders: And Luis Ventura.

Weneeta Kosmala: And who paid them their attorneys' fees?

Ralph Sanders: We did.

Weneeta Kosmala: You shared the, the cost?

Ralph Sanders: Yes. No, well, she had her own separate cost that she had to pay and I had –

Weneeta Kosmala: Okay.

Ralph Sanders: – my own separate.

Weneeta Kosmala: Is it fair to say that you and – uh, well, let's back, let me back up. What did the elder abuse charges stem from, what allegation?

Ralph Sanders: Uh, it's made up.

Weneeta Kosmala: But w-, was the concern that you were living with your aunt and not taking –

Ralph Sanders: Uh, no.

Weneeta Kosmala: – good care of her or –

Ralph Sanders: Uh, well, the other party [clears throat] was, um, the person that filed this against was taken from the home by Adult Protective Services for the second time.

Weneeta Kosmala: Okay.

Ralph Sanders: And then, uh, I guess it's her belief that after she was taken from the home from Adult Protective Services that we were, um, responsible for whatever happened to her aunt after she left, to her mom after she left. But the fact of the matter is the mom was in the hospital for three weeks and, uh, her death certificate said she passed from a heart attack due to cardiac arrest.

Weneeta Kosmala: And, sir, the property at 363 Cerro in Encinitas, how much was that property sold for?

Ralph Sanders: I think 580,000 would be the –

Weneeta Kosmala: All right. You say that you have a one fifth interest in the trust.

Ralph Sanders: Mm-hmm.

Weneeta Kosmala: Is, is that, that's a yes?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay.

Ralph Sanders: I'm sorry.

Weneeta Kosmala: Uh, that's okay. Is it fair to say that Beverly Calcote also has a one fifth interest in the, the trust?

Ralph Sanders: Uh, no, she was supposed to get other funds. I think what was left from her, from her savings and things like that.

Weneeta Kosmala: So who else has an interest in the trust?

Ralph Sanders: Larnita Pette, her daughter, and three sisters of her, uh, husband. You need their names? Uh –

Weneeta Kosmala: Yes, please.

Ralph Sanders: – that's, um, [coughs] _____, uh, there's a Hays, last name Hays.

Weneeta Kosmala: Mm-hmm.

Ralph Sanders: Uh, Anne Reeves.

Weneeta Kosmala: Mm-hmm.

Ralph Sanders: And, uh, what's the last one's name? I can't think of the name of the last sister.

Weneeta Kosmala: Oh. Does Patrick Hosey still represent you?

Ralph Sanders: No.

Weneeta Kosmala: When did he stop representing you?

Ralph Sanders: Uh, he became ill, um, I would have to say probably about maybe March or so of last year. I, I'm just estimating.

Weneeta Kosmala: Okay. And since March of 2016 have you paid him any monies?

Ralph Sanders: Uh, probably once more. I think the last payment I made him was 8,000 something. Yep.

Weneeta Kosmala: And I assume he gave you a bill?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. And you have the paperwork that shows your payments to him?

Ralph Sanders: Yes.

Weneeta Kosmala: So you have the paperwork that shows the monies that you received from the trust and you have the paperwork and the bills for the monies that you paid to your counsel.

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. And how about Luis Ventura? Does Luis Ventura still represent you?

Ralph Sanders: Uh, no. Advisor.

Weneeta Kosmala: Uh –

Ralph Sanders: But not represent.

Weneeta Kosmala: And when is the last time that Luis Ventura provided any services to you?

Ralph Sanders: Uh, I would have to say he filed a SLAPP motion about, I'd say about March, roughly.

Weneeta Kosmala: 2016?

Ralph Sanders: Yes.

Weneeta Kosmala: So that's kind of similar to what you said about Patrick Hosey, right?

Ralph Sanders: Yes, mm-hmm.

Weneeta Kosmala: Yes?

Ralph Sanders: Patrick was probably a little bit earlier. He was a little bit earlier than –

Weneeta Kosmala: Okay.

Ralph Sanders: – these but –

Weneeta Kosmala: What is the status of the litigation?

Ralph Sanders: Uh, they're still ongoing.

Weneeta Kosmala: Okay. And what is it that they're trying to accomplish, sir?

Ralph Sanders: Uh, that's a hard question. The mom died of, um, uh, uh, basically sh-, uh, she wants all the money. Uh, she wants, uh, sh-, I, I guess she probably upset that she wasn't picked as a trustee and, um, she wanted s-, all of her mother's money. Uh, so it's an attempt from her to, um, to do that.

Weneeta Kosmala: So are the three sisters also defendants?

Ralph Sanders: Uh, no.

Weneeta Kosmala: And –

Ralph Sanders: Just Beverly and I.

Weneeta Kosmala: Okay. But Beverly didn't --

Ralph Sanders: The two, the two trustees are the defendants.

Weneeta Kosmala: Okay. But Beverly didn't receive anything from the house, right?

Ralph Sanders: No, she rece-, not from the sale of the house but she received, uh, my aunt's other assets like her bank account and things like that.

Weneeta Kosmala: And how much did Beverly receive?

Ralph Sanders: Um, I'm not p-, I couldn't tell you exactly but I would think about 80,000.

Weneeta Kosmala: And how much did the three sisters and Larnita Pette, that was equal? Everybody got 90,000?

Ralph Sanders: I think they received 85,000. They're, they're still owed 5,000 each.

Weneeta Kosmala: Okay. All right. And there are no other assets of the trust other than the Atlanta property, correct?

Ralph Sanders: I don't believe so.

Weneeta Kosmala: Okay.

Ralph Sanders: Yeah.

Weneeta Kosmala: All right. And was there a, a reason expressed as to why you would not be entitled to receive the \$90,000?

Ralph Sanders: Um, uh, the, uh, daughter just doesn't want us to have it. And so like I said she's trying to say that we're at fault for her mom's death.

Weneeta Kosmala: Sir, do you have any portion of that \$90,000 left?

Ralph Sanders: Oh, no.

Weneeta Kosmala: Okay. And am I understanding correctly that all of that \$90,000 went to Mr. Hosey and Mr. Ventura?

Ralph Sanders: Oh, no. No. I took a vacation and paid off many debts. That's why, um, um, my bills are not much these days, thank goodness,

because I don't have any money, but I, I paid off everything that I could.

Weneeta Kosmala: Okay, and you, when you say you take, took a vacation, where'd you go, sir?

Ralph Sanders: Uh, I have, uh, grandchildren in Michigan and Minnesota.

Weneeta Kosmala: Did you give money to anyone?

Ralph Sanders: Oh, well, you know, gifts and n-, nothing extravagant.

Weneeta Kosmala: Okay.

Ralph Sanders: But we, we went on a few trips and went to a lot of amusement parks and things.

Weneeta Kosmala: All right, sir, but you have written documentation that accounts for that entire \$90,000. Correct, sir?

Ralph Sanders: Uh, yes.

Weneeta Kosmala: Okay. All right. And when you were doing these trips you were paying everything in cash?

Ralph Sanders: Pretty much. Well, I had a deb-, I would use a debit card –

Weneeta Kosmala: Was it –

Ralph Sanders: – that I no longer have. [Laughs]

Weneeta Kosmala: That debit card, was it through your Chase bank account or through something else?

Ralph Sanders: No. It was, uh, it was something else. Check cashing.

Weneeta Kosmala: And what, what agency was that through?

Ralph Sanders: Uh, Continental Currency.

Weneeta Kosmala: Did you maintain a balance at Continental Currency?

Ralph Sanders: No.

Weneeta Kosmala: When you say it's a debit card –

Ralph Sanders: I don't, I don't think so.

Weneeta Kosmala: – debit cards usually –

Ralph Sanders: Oh, well, the, yeah –

Weneeta Kosmala: Yeah.

Ralph Sanders: – that would have a balance. Yeah. Yeah.

Weneeta Kosmala: Okay. When did you close your Continental Currency account?

Ralph Sanders: Probably – it's been a long time. Probably about a year at least.

Weneeta Kosmala: Okay. Well, so between –

Ralph Sanders: I, I would have to check –

Weneeta Kosmala: Right.

Ralph Sanders: – exactly though.

Weneeta Kosmala: Between December of 2015 and March of 2016 you spent \$90,000?

Ralph Sanders: Yes.

Weneeta Kosmala: How much of that, uh, went to the attorneys?

Ralph Sanders: About 35 to 40,000.

Weneeta Kosmala: Did you receive any more monies from the trust other than the \$90,000 from the sale of the house?

Ralph Sanders: No.

Weneeta Kosmala: Okay. And the other 50 some-odd thousand, that went for your trip and payments of bills?

Ralph Sanders: Yes, many bills. I was thinking about filing bankruptcy then.
[Laughs]

Weneeta Kosmala: What made you file for bankruptcy now?

Ralph Sanders: Uh, because, um, uh, of course the 90,000 is gone. I haven't had a job, um, paying job in a year and a half. [Coughs] And, um, I still owe the lawyers money, and she still has these lawsuits going.

Weneeta Kosmala: Do you have any counterclaims?

Ralph Sanders: Uh, we have one written up, yes.

Weneeta Kosmala: And what is that?

Ralph Sanders: It's, it's for, um, I mean we haven't filed but the –

Weneeta Kosmala: Okay.

Ralph Sanders: – attorney wrote it up. It's, it's a, a cross complaint, uh, because everything that she's written is not true.

Weneeta Kosmala: And what is that cross complaint seeking?

Ralph Sanders: Uh, I don't think it's, I don't know what it's really asking because I haven't filed it or anything. It's so busy trying to deal with these other two things, you know.

Weneeta Kosmala: Who, who wrote it up?

Ralph Sanders: Patrick Hosey.

Weneeta Kosmala: So he wrote it up a year ago and you haven't filed it yet?

Ralph Sanders: Uh, no, 'cause I don't have the money to file it and we're still, these other two litigations. So the hope is that, uh, he told me to hold onto it. When this is over, then maybe you can file that.

Weneeta Kosmala: Okay. So what I would like, sir –

Ralph Sanders: Yes.

Weneeta Kosmala: – is I'd like a copy of the Bobby J. Rives trust.

Ralph Sanders: Okay.

Weneeta Kosmala: And an accounting for all monies that you received from it, including copies of all the checks, please. I would like, please, sir –

Ralph Sanders: Yes.

Weneeta Kosmala: – all, all statements for Continental Currency and for, um, Chase for the time period of January 1, 2015 through present, please. I would like, sir, a, um, I would like all documents regarding the disposition of all of the money you received, and purpose. Disposition and purpose of all monies received. Now, sir, where do you currently reside?

Ralph Sanders: 1251 West Bishop. Yeah.

Weneeta Kosmala: Who owns that property?

Ralph Sanders: Uh, Quan Chau. Quan, Q-U-A-N –

Weneeta Kosmala: Q-U-A-N-. Uh-huh.

Ralph Sanders: Chau, C-H-A-U.

Weneeta Kosmala: Okay. And what is your relationship with Quan Chau?

Ralph Sanders: He's, um, my relationship with him?

Weneeta Kosmala: I'm sorry? Yes.

Ralph Sanders: I don't really have a relationship with him. He's just the owner of the house.

Weneeta Kosmala: Okay. So what is your agreement with him as far as your occupation of the property?

Ralph Sanders: Uh, I have agreement with actually RB Housing as the, uh, house manager.

Weneeta Kosmala: Who resides in the house that you are managing?

Ralph Sanders: [Coughs] Uh, he has some senior ci-, citizens living there.

Weneeta Kosmala: So who has senior citizens living where?

Ralph Sanders: Uh, RB Housing has senior li-, seniors living in the home that I make sure they're okay.

Weneeta Kosmala: And, sir, RB Housing is who?

Ralph Sanders: It's a nonprofit.

Weneeta Kosmala: Is that the same thing as Mercy –

Ralph Sanders: No.

Weneeta Kosmala: – House? Okay. So it's a nonprofit. Who's the person behind it?

Ralph Sanders: And Mercy Housing is a nonprofit as well.

Weneeta Kosmala: Okay. Who is behind RB Housing? Who do you talk to?

Ralph Sanders: Uh, I talk to Carol Baker.

Weneeta Kosmala: Any relationship to you?

Ralph Sanders: No. Just a, uh, uh, we, she worked at American Family Housing as well.

Weneeta Kosmala: Do you have a written agreement with anyone?

Ralph Sanders: Uh, yeah, they gave me a little contract.

Weneeta Kosmala: Okay. And is that, was that contract a property management contract or an elder care contract?

Ralph Sanders: Uh, property management.

Weneeta Kosmala: Okay. And what are the terms of your property management contract?

Ralph Sanders: Uh, free housing to look over the residents and occasionally find residents for the place as well.

Weneeta Kosmala: Do you get a commission if you find residents?

Ralph Sanders: No.

Weneeta Kosmala: Okay. How many residents are currently at 1251 West Bishop?

Ralph Sanders: I think there's eight right now.

Weneeta Kosmala: Do they pay rent?

Ralph Sanders: Yes.

Weneeta Kosmala: And who do they pay that rent to?

Ralph Sanders: They pay to, um, to RB Housing.

Weneeta Kosmala: Do you collect rent?

Ralph Sanders: Sometimes yes. Sometimes they give it to me and I take it there, yes.

Weneeta Kosmala: Do you have any signature authority over the RB Housing bank account?

Ralph Sanders: Uh, yes.

Weneeta Kosmala: Do you make any payments out of the RB Housing bank account?

Ralph Sanders: Payments?

Weneeta Kosmala: Uh-huh.

Ralph Sanders: Um –

Weneeta Kosmala: Do you, have you ever signed a, cut any checks out of RB Housing?

Ralph Sanders: Very seldom.

Weneeta Kosmala: Who else has signature authority over the RB Housing account?

Ralph Sanders: Carol Baker.

Weneeta Kosmala: Anybody else?

Ralph Sanders: Um, Althea Robinson.

Weneeta Kosmala: Any relationship to you?

Ralph Sanders: No, he's the president.

Weneeta Kosmala: How long have you had signature authority over that?

Ralph Sanders: A year.

Weneeta Kosmala: Is that how long you've been residing at 1251?

Ralph Sanders: A year, a year and a half actually.

Weneeta Kosmala: Year and a half? Did any of the distributions out of the Bobby Rives trust make it into the RB Housing bank account?

Ralph Sanders: No.

Weneeta Kosmala: Okay. Have you deposited any moneys into the RB Housing account?

Ralph Sanders: Yes. Yes.

Weneeta Kosmala: Other than rents?

Ralph Sanders: No.

Weneeta Kosmala: Okay. Have you put any of moneys that would be enti-, that you would be enti-, personally entitled to into RB Housing accounts?

Ralph Sanders: No.

Weneeta Kosmala: Uh, do you have signature authority on any account other than the RB Housing account –

Ralph Sanders: Oh, no.

Weneeta Kosmala: – the Chase account, and the Continental Currency?

Ralph Sanders: No.

Weneeta Kosmala: No other account? Where is the RB Housing account, sir?

Ralph Sanders: Where is it?

Weneeta Kosmala: Uh-huh. What bank?

Ralph Sanders: Uh, that's Chase as well.

Weneeta Kosmala: Where did you reside, sir, prior to residing at 1251 West Bishop?

Ralph Sanders: 1345 –

Weneeta Kosmala: Uh-huh.

Ralph Sanders: – Cabrillo.

Weneeta Kosmala: In Santa Ana?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. And when did you reside there, sir?

Ralph Sanders: A year and a half ago.

Weneeta Kosmala: And how long did you reside on Cabrillo?

Ralph Sanders: Four years.

Weneeta Kosmala: And were you doing similar, um, services there?

Ralph Sanders: Uh, no, I was working for Mercy House then and American Family Housing.

Weneeta Kosmala: Have you ever received a salary from RB Housing?

Ralph Sanders: No.

Weneeta Kosmala: Any other payments?

Ralph Sanders: No. Uh, hopefully in the future though.

Weneeta Kosmala: Have y'all had any issues as far as any of the residents, um, at the property on Bishop Street?

Ralph Sanders: Uh, yeah, a couple times.

Weneeta Kosmala: Have any of the residents died?

Ralph Sanders: No. Uh, yes, one did actually. Yes.

Weneeta Kosmala: When was that, sir?

Ralph Sanders: Uh, that was about December. November or December of last year.
[Coughs]

Weneeta Kosmala: What was the cause of death, sir?

Ralph Sanders: Uh, they never actually gave a cause but it was just a, like a heart attack or s-, she was lying there and then she, she went on.

Weneeta Kosmala: Okay. Sir, are you responsible for any sort of medical, um, assistance or w-, uh, uh, or le-, let me - I'm sorry.

Ralph Sanders: Oh, no.

Weneeta Kosmala: Let me ask the question differently.

Ralph Sanders: Mm-hmm.

Weneeta Kosmala: What is required of you as part of your property management?
What do you do? What does the, the, what, what services are you
required to provide, sir?

Ralph Sanders: Okay. Uh, uh, I, I've worked with, um, a lot of nonprofits in the
past, so a lot of nonprofits were, know me and I've worked with a
lot of churches in the past. Received the Orange County Human
Relations Award, and because of that people do, uh, call me
sometime and, uh, have somebody, and then I'll talk to, uh, the
other people are RB to make sure they're okay. Uh, we let 'em
come in. I make sure the house is clean. Um, sometimes I get a
little s-, stipend to buy food for them. I'll go get 'em food. Uh,
occasionally take 'em to a doctor. Uh, make sure the house is clean,
make sure everybody's in at a certain time. Things along that
nature.

Weneeta Kosmala: Does RB provide you with a car?

Ralph Sanders: No.

Weneeta Kosmala: So how do you take them places?

Ralph Sanders: Uh, the car that I have that I'm probably about to lose. [Laughs]

Weneeta Kosmala: Okay, remind me what that is, please. What car do you have, sir?

Ralph Sanders: Oh, uh, the year?

Weneeta Kosmala: Yeah, year, model.

Ralph Sanders: Yeah, uh, it's a t-, uh, 2011 Honda Accord.

Weneeta Kosmala: And you're making payments on it, sir?

Ralph Sanders: Can't anymore. I might have to give it back.

Weneeta Kosmala: Okay.

Ralph Sanders: But it's funny. I'm getting a, um, trade-in. I'm getting a lot of
offers, um, to come get a new car, and so that's what I'll probably
have to do.

Weneeta Kosmala: Okay. All right. So to my list of requested documents I'd like a copy of that property management agreement, please. I would like, when I asked for the bank statements, I'd like to include please the [clears throat] RB bank statements for the time period, please, of January 1, 2015 to present.

Ralph Sanders: All right, one, one '15.

Weneeta Kosmala: Mm-hmm. And, sir, are you a trustee of any other trust?

Ralph Sanders: No.

Weneeta Kosmala: Are you a beneficiary of any other trust other than the Bobby Rives trust?

Ralph Sanders: No.

Weneeta Kosmala: Have any of the residents at 1251 West Bishop made arrangements to provide you with any sort of property or interest, future interest in any of their property?

Ralph Sanders: Oh, no.

Weneeta Kosmala: Okay.

Queenie Ng: Hi. I just have a few questions.

Ralph Sanders: Yes.

Queenie Ng: My name is Queenie Ng. I'm a -

Ralph Sanders: Hi.

Queenie Ng: - trial attorney with the United States Trustee's Office. Um, regarding the \$90,000 that you received from the trust, you said that you received it in December of 2015. Is that correct?

Ralph Sanders: Yes.

Queenie Ng: Did you receive it in one lump sum payment?

Ralph Sanders: Oh, no. No. Uh, many small payments.

Queenie Ng: And they were all paid in December of 2015?

Ralph Sanders: Oh, no, over a period of time.

Queenie Ng: What period of time?

Ralph Sanders: Probably from '15 to when, whenever is the last time I paid the lawyer and, and I just kept the rest of the money, what I had left, um, you know, in the house in a little safe I have. Um, so I, I think, um –

Queenie Ng: Do you recall the first time you received payment from the trust?

Ralph Sanders: Yeah, early '15.

Queenie Ng: Early '15.

Ralph Sanders: Yeah.

Queenie Ng: Okay.

Ralph Sanders: The, uh, bankrupt that helped me prepared it, he made a, he helped me, uh, make a chart of h-, how I spent the money.

Queenie Ng: Okay.

Ralph Sanders: And I can bring –

Queenie Ng: You have that chart?

Ralph Sanders: Yeah. Not with me, but yes. Yeah.

Queenie Ng: Okay, so you can provide it to the Chapter 7 Trustee, and are you agreeable to me receiving a copy of whatever you s-, you send to the Chapter 7 Trustee?

Ralph Sanders: Yes.

Queenie Ng: Okay. So I'd like a copy of that to the 7 tr-, Chapter 7 Trustee as well. And, uh, did you receive any money in 2016?

Ralph Sanders: Yes. Actually that's when I received most of the money, 2016.

Queenie Ng: Okay.

Ralph Sanders: Yeah.

Queenie Ng: So the bulk of the \$90,000 –

Ralph Sanders: I believe, yeah.

Queenie Ng: – came, was received in, uh, 2016.

Ralph Sanders: Or '15. The time has gone so fast. Yeah, most of it was received in '15, yes.

Queenie Ng: Okay. And but you also received funds in 2016?

Ralph Sanders: I'm not sure. I think it was, I, uh, uh, w-, when I get the checks –

Queenie Ng: Okay.

Ralph Sanders: – the copies of the checks, w-, w-, w- –

Queenie Ng: It should be on that chart as well?

Ralph Sanders: – yeah, we'll, we'll know for sure. Yeah.

Queenie Ng: Okay. What about 2017?

Ralph Sanders: No.

Queenie Ng: Okay. And do you expect to receive any –

Ralph Sanders: Oh, no.

Queenie Ng: – any other funds going forward?

Ralph Sanders: No.

Queenie Ng: Okay. And you said that you cashed the checks at, um, was it Wells Fargo?

Ralph Sanders: Wells Fargo, yeah.

Queenie Ng: And they gave you cash or how –

Ralph Sanders: Yeah. Yeah.

Queenie Ng: And how did you pay your –

Ralph Sanders: Most of my checks were like 5,000, but the checks for the attorneys I had the, uh, other trustee just write a check for that to give to them. And then, um, um, he, um –

Queenie Ng: You mean Wells Fargo –

Ralph Sanders: Yeah, well, cashed the ch- –

Queenie Ng: – did a check for you with their name, with the attorney's name on it.

Ralph Sanders: They would just cash the check. Yeah, no.

Queenie Ng: Okay.

Ralph Sanders: But, uh, but when I paid the attorneys, the trustee would just give me a check for that amount, uh, to pay them.

Queenie Ng: Do you have copies of those checks as well?

Ralph Sanders: Yeah, she has a –

Queenie Ng: Okay.

Ralph Sanders: – copy of all, of all –

Queenie Ng: So you can send it to the Chapter 7 Trustee.

Ralph Sanders: Yeah.

Queenie Ng: Along with any other bills and invoices that you got from the attorneys. Can you send that to the trustee as well?

Ralph Sanders: Yes.

Queenie Ng: And you said the attorneys' fees totaled about \$35,000 or so?

Ralph Sanders: Yes, mm-hmm.

Queenie Ng: So you should have statements showing they bill you for \$35,000 –

Ralph Sanders: Yes.

Queenie Ng: – or so.

Ralph Sanders: Yes.

Queenie Ng: Okay. And, um, I noticed that you did not list the, um, trust in your schedules and you did not list the income that you received in your

statement of financial affairs. Um, is there any reason why you didn't do that?

Ralph Sanders: Uh, well, the p-, person who prepared, he should have did that because he had me make out the chart, you know, um, how the money was spent on.

Queenie Ng: Okay. It's not in your schedules. Um, I can show you a copy of your schedule.

Ralph Sanders: Oh, no, I believe you. Yeah.

Queenie Ng: Okay. So you might want to amend that. Um, it would be Schedule B, item number 32, the asset you have –

Ralph Sanders: Schedule –

Queenie Ng: – any interest in property that is due to you when someone died, and you checked no. And also in your statement of financial affairs, um, item number five, they ask for your other income that you received in the last two years, and you only disclosed your employment income but not the income that you received from the trust.

Ralph Sanders: Oh, lord.

Queenie Ng: So they should be listed in the schedule.

Ralph Sanders: Yeah, should be. I, he asked me for all that info.

Queenie Ng: Okay. So you gave the information to, um, the person who prepared the –

Ralph Sanders: Oh, yeah. He had me make out that, uh, yeah, to say what I did with the money.

Queenie Ng: Okay. Um, are you a beneficiary of any sort of life insurance policy?

Ralph Sanders: No.

Queenie Ng: Okay. Okay. I don't have any further questions.

Weneeta Kosmala: I do. Um, sir, do you have any interest in the property in Atlanta? If that property were to be sold –

Ralph Sanders: Uh --

Weneeta Kosmala: -- would you be entitled to a distribution?

Ralph Sanders: Uh, no, that's strictly with Beverly. That was like left to her.

Weneeta Kosmala: Okay. So you have nothing to do with it.

Ralph Sanders: No.

Weneeta Kosmala: Okay. And then, sir, you indicated that after you paid, after the attorneys were paid and from March of 2016 you kept the rest of the money in cash in a safe.

Ralph Sanders: Yes.

Weneeta Kosmala: So how much money do you have in that safe now?

Ralph Sanders: Oh, there's none.

Weneeta Kosmala: Okay. And when was the last time you had any cash, sir?

Ralph Sanders: Uh, whether w-, um, well, I guess when I got my check on the 15th. My S-, Social Security.

Weneeta Kosmala: So are you saying that you've lived off of the cow-, ca-, cash until your Social Security checks started on March 15, 2017?

Ralph Sanders: Uh, pretty much, but I've been, the last couple of months has been pretty much nothing. Just the girlfriend helping me.

Weneeta Kosmala: What is her name?

Ralph Sanders: [Coughs] Her name is, um, Cindy.

Weneeta Kosmala: Where does she reside?

Ralph Sanders: She resides in, uh, La Habra.

Weneeta Kosmala: Did she receive any of the cash?

Ralph Sanders: No.

Weneeta Kosmala: Okay. But you're going to account for all of that cash, right, sir?

Ralph Sanders: Yes. Y-, yeah.

Weneeta Kosmala: And you're going to provide me with the receipts as to where it all went.

Ralph Sanders: Um, as many as I can, but I do have the chart that, uh, bankrupt, the, uh, attorney made.

Weneeta Kosmala: Okay. Because it's –

Ralph Sanders: Yeah.

Weneeta Kosmala: – a lot of money, sir.

Ralph Sanders: Yeah.

Weneeta Kosmala: And it's cash and –

Ralph Sanders: Yeah, have to dig up – yeah.

Weneeta Kosmala: – so y-, b- – right. So please –

Ralph Sanders: Yeah.

Weneeta Kosmala: – feel free to dig, but –

Ralph Sanders: Yeah. [Laughs]

Weneeta Kosmala: – I'm going to want to not only see a chart that's got a bunch of names and numbers –

Ralph Sanders: Right.

Weneeta Kosmala: – but I'm also actually going to want to see the receipts that went with it. Right?

Ralph Sanders: Yes.

Weneeta Kosmala: Okay. All right. And, sir, again, um, you're going to provide the, all of the bills and invoices from all of the attorneys, right?

Ralph Sanders: Yes.

Weneeta Kosmala: Because you're, you're giving me the backup of where everything went, so it's going to be all of the different pieces.

Ralph Sanders: Mm-hmm.

Weneeta Kosmala: It's going to be the piece of what you got and it's going to be the piece of what you spent it with and why and for both ends.

Ralph Sanders: Yes.

Weneeta Kosmala: [Clears throat] Is there a reason, sir, why you got distributions in \$5,000 chunks instead of just a lump sum distribution?

Ralph Sanders: I didn't, I didn't, I didn't want to get a big lump sum of money.

Weneeta Kosmala: Was the litigation already pending at the time that you received the money?

Ralph Sanders: Mm, no, but as soon as, um – no, it wasn't.

Weneeta Kosmala: Okay. So why did you not want to get a large sum p-, of money that you could put into a bank account and track it from there?

Ralph Sanders: Um, I just didn't feel comfortable doing that.

Weneeta Kosmala: Why, sir?

Ralph Sanders: For one thing, I never had a huge lump sum of money. Um, I just wanted to get, uh, enough at a time to pay the, uh, pay off bills slowly. And, um, at, at first we hadn't made a, a, she hadn't made a big payment to the other trustees so I didn't want to get a, you know, a big huge payment either, and I d-, I just didn't feel comfortable getting a large sum of money at once. I just wanted e-, enough at a time to pay the bills I had and –

Weneeta Kosmala: Okay. And, sir, I'm going to want an accounting of all of the money that went into that trust, the Bobby Ri-, Ri-, Rives trust, and an accounting and documentation for all of the money that went out of that trust, too, as well, please.

Ralph Sanders: Oh –

Weneeta Kosmala: Okay? Plus a copy of that trust. Right?

Ralph Sanders: Oh, okay, uh, so you need, uh, so, uh –

Weneeta Kosmala: And so, well, it's an accounting and just go ahead and give me the bank statements, please.

Ralph Sanders: Oh, from –

Weneeta Kosmala: So it's for the Bobby Rives trust.

Ralph Sanders: Okay.

Weneeta Kosmala: Okay? And you're getting me bank statements again, all accounts, January 1, 2015 through present, so that covers, we, we've covered a number of them, but if you happen to remember something else my request is for all of them.

Ralph Sanders: Okay. But I hope I got everything here.

Weneeta Kosmala: Okay.

Ralph Sanders: Uh, Rives trust. Copies of the checks I received on that and Continental Currency.

Weneeta Kosmala: Mm-hmm. RB bank statements.

Ralph Sanders: And then, uh –

Weneeta Kosmala: So Rives trust bank statements, RB bank, RB, uh, Rives, um, RB Housing, sorry –

Ralph Sanders: Yes.

Weneeta Kosmala: – bank statements. Continental Currency bank statements, Chase bank statements, and an accounting for all the cash, how much and where precisely it went and all the –

Ralph Sanders: Yes.

Weneeta Kosmala: – backup. And accounting of all the attorneys' fees including statements. How much was your debt, sir, when you received the \$90,000?

Ralph Sanders: Oh, it's –

Weneeta Kosmala: How much was your creditor debt?

Ralph Sanders: Uh, it's, it's, um, pretty high 'cause I have, uh, student loans, [coughs], two student loans, and just numerous, it was a lot of numerous, um, loans. Um, and that's, it was covering a period of about, my debts were covering a period of about, um, 20 or 30 years, you know. I mean –

Weneeta Kosmala: How much did you pay down on the student loans out of that \$90,000?

Ralph Sanders: Uh, actually they're in deferment. I paid, uh, I can't remember exactly how much I paid for a while but, uh, they're both in, uh, deferment or, um, uh, what's the other word?

Weneeta Kosmala: So is, is, does that mean that you, you didn't pay any of that \$90,000 on the student loans? Is that –

Ralph Sanders: Very little.

Weneeta Kosmala: Okay.

Ralph Sanders: Was mostly concentrating on the attorneys.

Weneeta Kosmala: Oh, okay.

Ralph Sanders: And paying off all of my other debts, so I –

Weneeta Kosmala: Right.

Ralph Sanders: You know, I, I knew I had lost my job so it wasn't any more money coming in, so I just tried to pay all of, all the old debts that I could.

Weneeta Kosmala: Okay. And how much did you pay to your creditors out of the 90,000, approximately, in addition to the attorneys? I'm not exp-, I, I'm not talking about attorneys.

Ralph Sanders: Probably, oh, at least 20,000.

Weneeta Kosmala: Okay. And who did that go to?

Ralph Sanders: Uh, there's many creditors. I'd, I'd have to –

Weneeta Kosmala: Can you –

Ralph Sanders: – bring a, a list. Uh, probably most of the people that are listed on the, on the bankruptcy.

Weneeta Kosmala: Okay.

Ralph Sanders: [Coughs]

Weneeta Kosmala: All right. So you're going to p-, provide me a list and the backup, then we'll go from there.

Ralph Sanders: Yeah.

Weneeta Kosmala: And I'll continue this matter to April the 13th at 11:00. Is that good?

Queenie Ng: That's good. I just have one follow up question.

Weneeta Kosmala: Mm-hmm.

Queenie Ng: You said that you kept this money, the cash, in the safe.

Ralph Sanders: Yeah.

Queenie Ng: Where is the location of that safe?

Ralph Sanders: Oh, it's in my apartment.

Queenie Ng: Oh, so it's a personal safe, not in a bank.

Ralph Sanders: Yeah. Yeah.

Queenie Ng: Okay. And w-, how much –

Ralph Sanders: And plus I wasn't getting a lot at, at a time, you know, so it wasn't like I had \$20,000 or something in there. The –

Queenie Ng: At the time you filed for bankruptcy, how much cash was in that safe?

Ralph Sanders: Oh, none.

Queenie Ng: Okay. Okay. Thank you so much for coming today.

Ralph Sanders: Okay. Thank you.

Weneeta Kosmala: Thank you.

Ralph Sanders: Thank you. I hope I got everything there.

Queenie Ng: Do you need your tax return back? Or, or is, is this copy –

Ralph Sanders: Oh, that copy was for you.

Weneeta Kosmala: Okay.

Queenie Ng: Okay. Thank you so much.

Weneeta Kosmala: And just for the record, I have taken the only copy of the 2015 tax return that I have and I have given it to the office of the United States Trustee.

Queenie Ng: And then you said you don't need this copy back.

Ralph Sanders: No.

Queenie Ng: Okay.

Weneeta Kosmala: Okay. All right.

Queenie Ng: All right. Thank you.

Ralph Sanders: Okay. You're welcome.

[End of Audio]

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

Richard L. Templin
1251 BISHOP ST.
SANTA ANA, CA 92703

A true and correct copy of the foregoing document entitled (*specify*): **NOTICE OF MOTION AND MOTION FOR JUDGMENT ON THE PLEADINGS; MEMORANDUM OF POINTS AND AUTHORITIES; [PROPOSED] ORDER** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)**: Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On **April** _____, 2019, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Weneta M. Kosmala (TR) - wkosmala@kosmalalaw.com
United States Trustee (SA) - ustpreion16.sa.ecf@usdoj.gov

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On **April** _____, 2019, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Larnita Pette
2588 El Camino Real, Suite F-195
Carlsbad, CA 92008

☐ Service information continued on attached page

3. **SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on **April** _____, 2019, I served the following persons and/or entities by **personal delivery**, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

United States Bankruptcy Court (PERSONAL DELIVERY)
Santa Ana Division
Attn: Honorable Mark S. Wallace
411 W. Fourth Street, Suite / Courtroom 6135/6C

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

April 4/15, 2019 Richard L. Templin Richard L. Templin
Date Printed Name Signature